

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/645,521 Confirmation No. : 8780  
Filed : August 22, 2003  
Applicant : Ganesan, et al.  
Title : Electronic Bill Presentment Via a Wide Area  
Communications Network  
  
TC/AU : 3694  
Examiner : Brian E. Fertig  
  
Docket No. : 23952-0018  
Customer No. : 72386

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Final Office Action mailed July 16, 2008, Attorney for the Assignee submits the following amendments and remarks in conjunction with a Request for Continued Examination (RCE) and the appropriate fee. In light of these amendments and remarks, it is respectfully asserted that the all of the claims of the patent application are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.

The **Conclusion** begins on page 12 of this paper.

**Certificate of Electronic Delivery**

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on October 16, 2008.

  
Eva N. Mukasa